

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Jacqueline Smith

Case No.: 20-23171

Judge: SLM

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: March 24, 2021

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RLL

Initial Debtor: JS

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 462.00 per month to the Chapter 13 Trustee, starting on April 1, 2021 for approximately 56 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,750.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Mortgage	657 E Grand Ave Rahway, NJ 07065 Union County	3,993.62	0.00	3,993.62	180.31
SPECIALIZED LOAN SERVICING/SLS	657 E Grand Ave Rahway, NJ 07065 Union County	1,947.21	0.00	1,947.21	1,990.94

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Westlake Financial Services

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Discover Personal Loans	657 E Grand Ave Rahway, NJ 07065 Union County	Judgment Lien	19,247.93	150,000.00	25,150.00	93,622.70	19,247.93
Midland Funding LLC	657 E Grand Ave Rahway, NJ 07065 Union County	657 E Grand Ave Rahway, NJ 07065 Union County	7,562.35	150,000.00	25,150.00	105,308.28	7,562.35

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims/General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 30, 2020.

Explain below **why** the plan is being modified:

The plan is being modified to address Midland and Discover claims, incorporate mortgage arrears to be paid through the plan, and pay \$15,000.00 to unsecured creditors.

Explain below **how** the plan is being modified:

The plan is being modified to void the Midland and Discover judgment liens and propose a trustee payment increase to \$462.00 starting April 1, 2021 for the remaining 56 months of the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$398.00 per month for 4 months, then \$462.00 per month for 56 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 24, 2021

/s/ Jacqueline Smith
Debtor

Date: _____

Joint Debtor

Date: March 24, 2021

/s/ Russell L. Low
Attorney for Debtor(s)

In re:
Jacqueline Smith
Debtor

Case No. 20-23171-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 25, 2021

User: admin
Form ID: pdf901

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:

Recip ID	Recipient Name and Address
db	+ Jacqueline Smith, 657 E Grand Ave, Rahway, NJ 07065-5705
cr	+ PNC BANK, NATIONAL ASSOCIATION, FEIN, SUCH, KAHN & SHEPARD, PC, 7 CENTURY DRIVE, SUITE 201, PARSIPPANY, NJ 07054-4673
519036223	+ AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519036225	+ BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
519036226	+ BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519058093	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519036230	+ COMMERCIAL ACCEPTANCE COMPANY, 2300 GETTYSBURG ROAD, SUITE 102, CAMP HILL, PA 17011-7303
519052479	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519036238	+ MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519036239	+ MIDLAND FUNDING, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519053465	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519036242	+ Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
519036247	+ SPECIALIZED LOAN SERVICING/SLS, 8742 LUCENT BLVD, HIGHLANDS RANCH, CO 80129-2386
519050535	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519036257	+ TD AUTO FINANCE, PO BOX 9223, FARMINGTON, MI 48333-9223
519036258	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US BANK/RMS CC, ATTN: BANKRUPTCY, PO BOX 5229, CINCINNATI, OH 45201
519036260	+ Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2021 22:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 25 2021 22:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 22:27:38	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519036221	+ Email/Text: ally@ebn.phinsolutions.com	Mar 25 2021 22:57:00	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
519082446	+ Email/Text: g20956@att.com	Mar 25 2021 22:59:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519036227	+ Email/PDF: ais.bmw.ebn@americaninfosource.com	Mar 25 2021 22:27:50	BMW BANK OF NORTH AMER, ATTN: BANKRUPTCY, PO BOX 3608, DUBLIN, OH 43016-0306
519036228	Email/PDF: ais.bmw.ebn@americaninfosource.com	Mar 25 2021 22:51:08	BMW FINANCIAL SERVICES, ATTN:

District/off: 0312-2

User: admin

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			BANKRUPTCY, PO BOX 3608, DUBLIN, OH 43016
519036231	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 25 2021 22:27:13	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519036232	Email/PDF: DellBKNotifications@resurgent.com	Mar 25 2021 22:27:53	DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
519036234	+ Email/Text: mrdiscen@discover.com	Mar 25 2021 22:57:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519036235	+ Email/Text: dplbk@discover.com	Mar 25 2021 22:59:00	DISCOVER PERSONAL LOANS, ATTN: BANKRUPTCY, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
519040058	Email/Text: mrdiscen@discover.com	Mar 25 2021 22:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519036233	+ Email/Text: mrdiscen@discover.com	Mar 25 2021 22:57:00	Discover Fin-, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
519046374	+ Email/Text: dplbk@discover.com	Mar 25 2021 22:59:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519036236	+ Email/Text: bknotice@ercbpo.com	Mar 25 2021 22:59:00	ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547
519036237	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	Mar 25 2021 22:57:00	GATEWAY ONE LENDING & FINANCE, 175 NORTH RIVERVIEW DRIVE, SUITE 100, ANAHEIM, CA 92808
519036229	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 25 2021 22:26:59	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519039269	Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2021 22:52:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519043742	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2021 22:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
519102580	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2021 22:57:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
519036240	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2021 22:57:00	PNC MORTGAGE, ATTN: BANKRUPTCY, PO BOX 8819, DAYTON, OH 45401
519036241	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 22:50:53	PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLD, VA 23502
519105965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 22:27:37	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519036244	+ Email/Text: collections1@primewayfcu.com	Mar 25 2021 22:59:00	PRIMEWAY FCU, ATTN: BANKRUPTCY, PO BOX 53088, HOUSTON, TX 77052-3088
519036245	+ Email/Text: bankruptcy@prosper.com	Mar 25 2021 22:59:00	PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909
519036246	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2021 22:27:57	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497
519036248	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 22:38:17	SYNCB/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036249	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 22:50:09	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036250	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 22:26:34	SYNCHRONY BANK / HH GREGG, ATTN:

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			BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036251	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:34	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO B 965064, ORKANDO, FL 32896-5064
519036252	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:38:19	SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036253	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:35	SYNCHRONY BANK/FLEX LC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036254	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:50:10	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036255	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:38:19	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036256	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:38:19	SYNCHRONY BANK/PC RICHARD, ATTN: BANKRUPTCY, PO BOX 965061, ORLANDO, FL 32896-5061
519105905	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519037417	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:50:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519036258	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 25 2021 22:58:00	US BANK/RMS CC, ATTN: BANKRUPTCY, PO BOX 5229, CINCINNATI, OH 45201
519036259	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 25 2021 22:58:00	WESTLAKE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 76809, LOS ANGELES, CA 90076-0809
519111739	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 25 2021 22:58:00	Westlake Financial Services, 4751 Wilshire Blvd Suite 100, Los Angeles, CA 90010-3847
519045431	+ Email/PDF: bk@worldacceptance.com	Mar 25 2021 22:51:09	World Finance Corp. c/o World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519036222	*+	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
519036224	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519036243	*+	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-2

User: admin

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Jacqueline Smith ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5